\$9,840 in 2007. Americans must focus more on responsible spending and long-term saving, but their efforts are undermined by unfair and predatory practices that seek to exploit families

H.R. 5244 would give credit card holders the power to combat exploding interest rates, excessive credit card fees, and the changing and misleading agreements from credit-card companies. This bill would require a 30 day notice before rate increases, as well as restrict rate increases on existing balances to the case of late payments in order to protect consumers from arbitrary and unfair rate hikes. The Credit Cardholders' Bill of Rights Act of 2008 also stops excessive fees by allowing consumers to set their own fixed credit limit. and limit the number of over-the-limit fees companies can charge for the same transaction. H.R. 5244 would end unfair penalties such as "double cycle billing", or the charging of interest on debt that consumers have already paid off. Finally, this bill would also define the terms "fixed rate" and "prime rate" so that they cannot be misrepresented by card issuers, and bars issuing credit cards to vulnerable minors.

The Federal Reserve has recognized these practices as abusive and is issuing new regulations to prohibit them. I am pleased that H.R. 5244 will strengthen the Federal Reserve's regulations, ensure they have legislative standing, and further protect millions of Americans from these practices.

While H.R. 5244 would end these abusive practices, it still allows credit card companies the flexibility to account for the financial risk of their customers by setting initial interest rates and allowing rate increases if cardholders fall more than 30 days behind payment.

COMPREHENSIVE AMERICAN ENERGY SECURITY AND CONSUMER PROTECTION ACT

SPEECH OF

HON. MICHAEL N. CASTLE

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES Tuesday, September 16, 2008

Mr. CASTLE. Mr. Speaker, I remain frustrated that Congress has yet to arrive at a compromise to ensure a majority vote in both chambers on a comprehensive energy package. There is a finite supply of oil and increasing global demand, and this picture will not change. For this reason, I believe that all solutions are essential in any compromise legislation striving to eliminate our dependence on foreign oil, so that future generations are not faced with the same energy problems. It is my goal to continue to work toward a compromise package, which can be signed into law, to deliver the relief the American public needs now and an energy policy for the 21st Century.

New domestic offshore drilling has been the subject of much debate over the last few months. With Delaware's coastline and tourism economy in mind I have been cautions about any new drilling that could have a negative impact. However, I do believe that additional domestic oil and gas production on a limited basis and carried out in an environmentally sound manner is realistic, so that American dollars no longer go overseas to in some cases unfriendly nations. Coupled with

this must be a sincere commitment to invest in renewable energy development and energy efficiency measures. It is this way that we will improve our national security, help address climate change, improve American competitiveness, and create jobs.

Today I voted to support maintaining a ban on oil and gas development up to 50 miles off our coastlines, to allow drilling between 50 and 100 miles offshore if states give the green light, and to allow the federal government to permit drilling from 100 to 200 miles offshore in the Outer Continental Shelf. The bill ensures drilling happens in a way that protects "coastal environment, marine environment, and human environment of state coastal areas and the Outer Continental Shelf." A strong protective barrier between our coastlines and where new drilling could begin is important for protecting sensitive coastal habitat and the tourism industry Delaware. A sustainable federal funding mechanism for conservation and alternative and renewable energy initiatives, which this bill includes, is critical, but I also support revenue sharing with the states, including impacted neighboring states, which this legislation unfortunately omits.

As for renewable energy production and energy efficiency measures, which I have supported many times in the last few months, the bill provides \$19 billion over ten years in tax incentives. Included in this is a short-term extension of the production tax credit for renewable energy production, like wind facilities, critical for states like Delaware pushing offshore wind projects. We must continue strive for longer-term incentives. To pay for the continued investment in these important measures, the bill requires U.S. oil companies to renegotiate leases and pay royalty payments and repeals certain tax incentives at a time of record profits. The legislation also includes a requirement that power companies generate 15 percent of their energy from renewable sources by 2020, which I have previously supported.

The measure also allows leasing federal lands for oil shale production, only if states like Colorado, Utah and Wyoming allow it. While I believe alternative fuels are important to develop, I believe we should not make commercially available those that are more greenhouse gas intensive than conventional fuels.

Other provisions included in the bill are tax incentives for coal projects that capture carbon, plug-in hybrid cars, and fueling stations for natural gas vehicles, and grants for public transportation agencies; requiring the U.S. Department of the Interior to offer oil and gas lease sales on the National Petroleum Reserve in Alaska on an annual basis; encouraging completion of a new oil and gas pipeline to aid the transmission of supply; and reinstates the ban on the export of Alaskan oil. Additionally, this bill requires oil companies to "diligently develop" all of their current leases for energy production or relinquish them. Finally, the legislation requires the government to release 70 million barrels of crude oil in exchange from the Strategic Petroleum Reserve. Many of these provisions have been considered by the House in earlier iterations and I believe represent substantive small steps we can take now to make additional supply available and some of which could reduce prices immediately.

My priority is promoting pragmatic solutions that cover a broader spectrum of energy policies, including intensifying development of alternatives, extending renewable and efficiency tax credits, implementing stronger efficiency standards, and encouraging more conservation. A comprehensive compromise energy policy is critical for our national security, public health, meeting the challenges of global warming, and bolstering the economy.

There is no silver bullet and we must be willing to compromise. I hope that the House and Senate will now sit down and craft yet another compromise that we can deliver to the President as soon as possible.

EARMARK DECLARATION

HON. GEOFF DAVIS

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, September 24, 2008

Mr. DAVIS of Kentucky. Madam Speaker, pursuant to the Republican Leadership standards on earmarks, I am submitting the following information regarding earmarks I secured as part of S. 3001:

Requesting Member: Congressman GEOFF DAVIS.

BM Number: S. 3001.

Account: Other Procurement, Army.

Legal Name of Requesting Entity: DRS Technologies, Inc.

Address of Requesting Entity: 7375 Industrial Road, Florence, KY 41042–2911.

Description of Request: Appropriate \$2,400,000 for procurement of Multi-Tempera-Refrigerated Container ture Systems (MTRCS). MTRCS is the follow-on generation of refrigeration systems. It provides the capability to transport and store both refrigerated and frozen products in a single container. It consists of an insulated 8' x 8' x 20' International Organization for Standardization shipping container with an engine-driven refrigeration unit that will allow operation on the move. The two compartments are separated by a moveable partition varying proportions of refrigerated versus frozen products, resulting in maximum loading of the container.

MTRCS is used principally by subsistence units. It will also be used by medical units for transport and storage of refrigerated medical supplies, including blood products.

The benefit to DOD is more efficient space utilization and reduced transportation requirements. Fewer vehicles will be required to transport food on the battlefield, reducing the number of soldiers exposed to danger from IEDs.

The Army Acquisition Objective for MTRCS is 4,432 systems, but only 1,050 are funded in the FY08–13 Future Years Defense Plan. This earmark would authorize procurement of an additional twenty systems.

Requesting Member: Congressman GEOFF DAVIS.

Bill Number: S. 3001.

Account: Research, Development, Test & Evaluation, Army.

Legal Name of Requesting Entity: Ashland

Address of Requesting Entity: 50 E. River Center Blvd., Covington, KY 41012–0391.

Description of Request: Appropriate \$800,000 to continue development of advanced coolant and lubricant systems utilizing nano-particle systems to enhance the capabilities of military ground vehicles and simplify

supply logistics. FY09 will be the third year of this project. The focus will be on transition to commercial production and final testing of stable nanofluids with improved cooling and lubrication properties while meeting all environmental requirements and making these processes commercially scalable.

Funds will be used for (1) transition production from development to commercial scale; (2) engine and vehicle dynamometer testing; and (3) field demonstrations. A dynamometer is a device that absorbs the power of an engine in the absence of a vehicle to move. The test engine to be used is the new production engine for the HMMVW that has been the engine of choice for that vehicle for the past several years. A test cell is a physical container or room that is properly outfitted for housing an engine-dynamometer combination for controlled and safe operations. Field testing of the nanofluids will occur through use of the HMMWV vehicle with the Optimizer 6500 Turbo-Diesel engine under extreme arctic and desert conditions.

Military vehicles are designed to meet exceedingly strict and arduous cooling, lubrication and overall performance requirements. One of the goals of the Tank Automotive Command is to increase the performance and durability of engines, power trains and their component parts to support Army transformation in the areas of system mobility, durability, reliability and survivability and may ultimately serve to reduce the logistics cost burden for the Objective Force.

Requesting Member: Congressman GEOFF DAVIS.

Bill Number: S. 3001.

Account: Operations & Maintenance, Air Force.

Legal Name of Requesting Entity: TiER1 Performance Solutions, LLC.

Address of Requesting Entity: 6 East 5th Street, Suite 400, Covington, KY 41011.

Description of Request: Appropriate \$1,600,000 for the Engineering Training and Knowledge Preservation System (ETKPS). The Air Force is facing significant turnover in its senior technical personnel. The Air Force Materiel Command (AFMC) could lose as many as sixty percent of its top engineers over the next three to five years.

Preserving the knowledge base is essential to AFMC and will be a massive undertaking requiring processes and tools to capture operational, technical, and critical thinking knowledge. Integrating the ability to capture, store. align, and transfer knowledge to the next generation workforce through a single, secure Web-based knowledge and training portal is necessary. Functionality of this solution must include the ability to track an individual's skills across competencies throughout his/her career; evaluate all existing training and compare the cost-benefits of competing training approaches; allow experienced personnel to easily create new training and knowledge content in accordance with pre-defined standards; plug into existing defined competencies and skill requirements and capture knowledge from subject-matter-experts to address these; link novices to experts in real-time through a virtual Web Center; categorize, organize and search all knowledge and information across the enterprise; deliver assessments to determine skill proficiencies; deliver information in a variety of ways-through distance learning, on-line reference systems, technical manuals, job aids, mobile devices and other tools. FY 09 will be year four of this ongoing project.

Funds will be used for (1) requirements analysis; (2) functional design; (3) enhanced feature development; (4) USAF system integration; (5) user acceptance testing; and (6) USAF selected site development. Requirements analysis is an ongoing rigorous process to ensure the product meets the very specific needs of the Air Force Materiel Command (AFMC). Functional design results in a document used to inform and gain agreement that what is being developed will satisfy the AFMC user requirements. Enhanced feature development results in a prototype developed per the functional design which is presented to AFMC for testing and feedback. USAF system integration establishes proper interfaces between the ETKPS system and existing Air Force IT systems. User acceptance testing is used to evaluate the quality and usability of the product. USAF selected site development will result in the deployment of ETKPS to six Air Force bases, ensuring consistency across all hases

These system capabilities will enable AFMC to organize and align information to support ongoing training and development of its total workforce. Funding for this effort is critical to AFMC for maximizing the effectiveness and efficiency of retaining existing knowledge capital and for building effective training programs that support the development of new personnel.

EARMARK DECLARATION

HON. JOHN M. McHUGH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 24, 2008

Mr. McHUGH. Madam Speaker, I submit the following:

Requesting Member: Congressman JOHN M. McHugh.

Bill Number: S. 3001.

Account: Defense Health Program (DHP).
Legal Name of Requesting Entity: Fort Drum
Regional Health Planning Organization.

Address of Requesting Entity: 120 Washington Street, Suite 302, Watertown, New York 13601

Provide an earmark of \$640K for the Fort Drum Regional Health Planning Organization (FDRHPO).

The funding will enable the organization, as part of the pilot program reauthorized and expanded in P.L. 110–181, to hire the necessary staff and conduct the required assessments.

Requesting Member: Congressman JOHN M. McHugh.

Bill Number: H.R. 2638.

Account: RDT&E, Navy.

Legal Name of Requesting Entity: Trudeau Institute.

Address of Requesting Entity: 154 Algonquin Ave., Saranac Lake, New York 12983.

Provide an earmark of \$1.6 million for U.S. Navy Pandemic Influenza Vaccine Program. The funding will support the acceleration of studies of pandemic influenza vaccine research by developing and incorporating the use of bioinformatics (the use of techniques including mathematics, informatics, statistics) to solve biological problems associated with

pandemic influenza vaccine and related issues.

Requesting Member: Congressman JOHN M. MCHUGH.

Bill Number: H.R. 2638.

Account: RDT&E, Army.

Legal Name of Requesting Entity: Clarkson University.

Address of Requesting Entity: 8 Clarkson Avenue, Potsdam, New York 13699.

Provide an earmark of \$1.6 million for nanostructured materials for Photovoltaic Applications. On a digital battlefield, scientific and technological superiority in land warfighting capability places a high premium on reliable and mobile communications systems. Lead acid batteries and diesel generators must yield photovoltaic (PV or solar cells) systems. Commercial and military efforts to achieve orders of magnitude increases in photovoltaic (PV or solar cells) device efficiency and decreases in cost have not been successful to date. This research project will develop novel PV technology (such as antireflective, antiflouling, and self-cleaning coatings for the solar cell applications) that will increase efficiency and reliability.

Requesting Member: Congressman JOHN M. McHugh.

Bill Number: H.R. 2638.

Account: RDT&E, Army.

Legal Name of Requesting Entity: State University of New York at Plattsburgh.

Address of Requesting Entity: 101 Broad Street, Kehoe 815, Plattsburgh, New York 12901

Provide an earmark of \$1.280 million to study the use of drugs to reduce hearing loss following acute acoustic trauma. The project will study the viability of using pharmacologic agents to reduce the effects on hearing of an acute acoustic trauma such as that produced by blast exposure. SUNY Plattsburgh's Auditory Research Laboratory is one of the few laboratories in the U.S. dedicated to this type of research. Acute blast exposure is a serious problem in current military operations, resulting in disability status for a large number of personnel. This project will provide an objective look at drugs that may reduce hearing loss.

Requesting Member: Congressman JOHN M. MCHUGH.

Bill Number: H.R. 2638.

Account: RDT&E, Army, Medical Advanced Technology.

Legal Name of Requesting Entity: WelchAllyn.

Address of Requesting Entity: 4341 State Street Road, Skaneateles Falls, New York 13152.

Provide an earmark of \$2.0 million for the Personal Status Monitor (Nightengale). The funding will enable WelchAllyn to further develop its smart sensing technologies which provide on-body sensing of physiologic parameters that can be relayed to a remote server by means of a series of wireless relay devices for notification in the case of a critical or life-threatening event. The research and development will provide DOD with mobile, wireless monitoring of patients and other personnel who would benefit from being monitored where traditional monitoring has not typically been used given high cost and weight of devices.

Requesting Member: Congressman JOHN M. MCHUGH.